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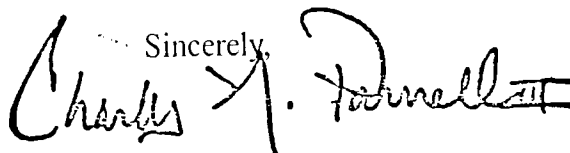
Via Federal Express

Mr. Davis B. Whittelsey
Whittelsey, Whittelsey & Poole, P.C.
600 Avenue A
Opelika, AL 36801

RE: Frontier National Bank
v. R&L Trucking Co., Inc., et al.
Our File No. 869085

Dear Davis:

Even though your client is the one that elected to invoke the arbitration provisions of the loan documents with Frontier National Bank, I have taken the lead in filling out the application to the American Arbitration Association. Two original forms are attached. I assume the information is correct. I would ask that you sign, or have Mr. Melton sign, and overnight them back to me immediately. The Bank will pay the processing fee to start the arbitration proceeding.

Sincerely,


Charles N. Parnell, III

psd

Attachments

